

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: CHAD E SCHMIDT

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Case No. 1:11-bk-08021

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/30/2011.
- 2) The plan was confirmed on 08/22/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/04/2013, 11/13/2013.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/19/2012.
- 5) The case was completed on 08/22/2016.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,024.75.
- 10) Amount of unsecured claims discharged without full payment: \$12,331.32.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 47,454.82	
Less amount refunded to debtor(s)	\$ 134.17	
NET RECEIPTS		\$ 47,320.65

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,482.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,094.82	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,576.82
Attorney fees paid and disclosed by debtor(s):	\$ 1,518.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KEITH B. DeARMOND, ESQUIRE	Lgl	0.00	NA	NA	2,482.00	0.00
MICHAEL HEININGER	Uns	557.00	557.00	557.00	253.46	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	576.61	576.61	262.38	0.00
COLUMBIA GAS OF PA, INC	Uns	369.91	20.00	20.00	0.00	0.00
AMERICAN INFOSOURCE	Uns	3,265.00	3,264.96	3,264.96	1,485.68	0.00
BANK OF AMERICA	Sec	175,322.13	391,980.26	33,992.78	7,565.15	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	172.84	172.84	78.65	0.00
REGIONAL ACCEPTANCE CORP	Sec	1,921.00	5,223.08	1,368.19	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	7,910.00	7,910.06	7,910.06	3,599.36	0.00
ECAST SETTLEMENT	Sec	11,245.05	11,245.05	4,900.00	4,900.00	0.00
YORK ADAMS TAX BUREAU	Pri	1,175.95	207.05	207.05	207.05	0.00
WEST MANCHESTER TOWNSHIP	Sec	2,033.12	2,215.72	2,215.72	493.11	0.00
COMMONWEALTH OF	Pri	0.00	3,444.72	0.00	0.00	0.00
COMMONWEALTH OF	Pri	816.93	863.58	816.83	816.83	0.00
COMMONWEALTH OF	Uns	0.00	863.58	46.75	21.27	0.00
WEST MANCHESTER TWP - SHILOH	Sec	117.00	117.00	117.00	21.94	0.00
BANK OF AMERICA, N.A.	Con	0.00	195,990.13	78,228.25	23,038.95	0.00
BUCHMYERS POOLS INC	Sec	469.00	NA	NA	0.00	0.00

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Scheduled Creditors:

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
		0.00	NA	NA	0.00	0.00
ATHLETIC CLUB	Uns	550.00	NA	NA	0.00	0.00
HERITAGE VALLEY FCU	Uns	550.04	NA	NA	0.00	0.00
HSBC BANK	Uns	896.00	NA	NA	0.00	0.00
RALPH'S FURNITURE	Uns	1,100.00	NA	NA	0.00	0.00
SHILOH WATER SYSTEM	Uns	183.99	NA	NA	0.00	0.00
T MOBILE USA INC	Uns	118.00	NA	NA	0.00	0.00
VERIZON PA INC	Uns	172.00	NA	NA	0.00	0.00
VIVIAH	Uns	1,088.77	NA	NA	0.00	0.00
WEBB BANK	Uns	838.00	NA	NA	0.00	0.00
WELLSPAN	Uns	180.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 78,228.25	\$ 23,038.95	\$ 0.00
Mortgage Arrearage	\$ 33,992.78	\$ 7,565.15	\$ 0.00
Debt Secured by Vehicle	\$ 6,268.19	\$ 4,900.00	\$ 0.00
All Other Secured	\$ 2,332.72	\$ 515.05	\$ 0.00
TOTAL SECURED:	\$ 120,821.94	\$ 36,019.15	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,023.88	\$ 1,023.88	\$ 0.00
TOTAL PRIORITY:	\$ 1,023.88	\$ 1,023.88	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 12,548.22	\$ 5,700.80	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,576.82	
Disbursements to Creditors	\$ 42,743.83	
TOTAL DISBURSEMENTS:		\$ 47,320.65

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/13/2017

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.